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FCI NEWSLETTER

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UNITED STATES DEPARTMENT OF AGRICULTURE

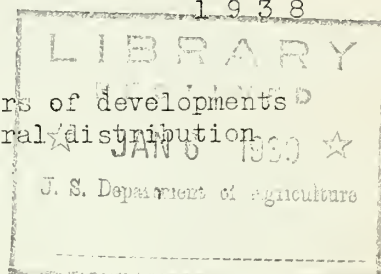
November 19

WASHINGTON, D. C.

1938

NEWSLETTER is designed to inform staff members of developments^D
within the Corporation and is not for general distribution.

THE ACTING MANAGER'S MESSAGE



As the deadline for payment of premiums in the greater part of the winter Wheat Belt rolls around, we have an opportunity to stand back and measure the significance of our work during the past few months. The question, of course, is, "Has the Crop Insurance program been successful to date?"

If we are to measure accurately our accomplishments they must be set beside what we hoped to accomplish when Crop Insurance was started last spring. It had been authorized by Congress but was still far from an operating program. The organization was yet to be set up. It was not known just how farmers would react to the plan. We were not certain just how to proceed. And since the program was frankly an experiment, a pioneering project into new fields in search of increased security not only for wheat growers but for growers of other important crops as well, we knew we had to proceed cautiously.

In the beginning we set certain goals. We estimated that if as many as 150,000 winter wheat growers applied for Crop Insurance, it would be satisfactory evidence that such a program was desired. We thought participation would be limited to the commercial wheat growers in the larger wheat belts. We estimated that if 60 percent of the growers who applied made their policies operative by payment of the premium it would provide a satisfactory base for our first year's operations.

Now in this stage of the game our expectations have been exceeded all along the line. Instead of 150,000 applications we have received more than 220,000. Our original goal for paid up premiums is immediately in sight and undoubtedly will be exceeded in the next week or so when results of the November 19 deadline are tabulated. From a small start we now have an efficient organization set up serving farmers in more than a thousand wheat growing counties.

Premium payments have passed the million dollar mark and the insurance reserve stands at more than 2 million bushels. Most important of all is the fact that some policies will be in force in practically every county in the United States where wheat production is of any consequence. This last is highly significant because of the pioneering job that wheat crop insurance has been assigned. It means that wheat growers in every county will know neighbors whose crops are insured and the measuring rod that they will apply to the program in the future will be good experience with crop insurance in their community.

And finally in this first year of crop insurance, we are assembling a vast amount of data, we are finding the weak spots in the program, and we are gaining experience, all of which will be of immeasurable value should Congress decide to extend the benefits of crop insurance to other farm commodities.

All in all we can conclude that to date the program has been successful. However, the fact that our original goals have been exceeded means that all of our operations are more important than before. It means that the job we have to do is much larger than we anticipated and that we have more to gain by success.

Leroy K. Smith

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PREMIUM COLLECTIONS PASS

\$1,000,000 MARK NOV. 14 On November 14, with the deadline for receipt of premium payments in 20 Midwestern and Great Plains winter wheat states only 5 days away, the total of payments received in the branch offices of the Corporation passed the \$1,000,000 mark, representing payments from more than 80,000 farmers.

Figures by states which indicate the progress of the program are available up to November 11 as follows: Applications received, 224,945; premium notices issued, 202,938; premiums paid, 76,709; percent of premiums to applications, 37.8; policies issues, 34,272.

Kansas wheat growers continued to lead those from other states in the amount of premiums paid, with an estimated total of more than 507,000 bushels received from that State from 10,988 growers. Missouri continued to lead both in the number of growers applying and the number paying premiums, with 32,143 applications received from the "Show Me" State, and 12,123 premiums paid. Iowa led in the percentage basis, with 54.7 percent of the growers who applied on record as paying their premiums.

The wheat reserve as of November 9 stood at 2,046,000 bushels, of which 1,606,000 represented purchases at the Kansas City office, 316,000 at Indianapolis, 104,000 at Minneapolis, and 15,000 at Spokane. In addition the Kansas City branch had purchased 5,000 bushels for the Washington branch office.

The table on page 3 indicates the status of the program, by states, as of November 12.

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HOW FCIC IN 1935 WOULD

HAVE AIDED 10 COUNTIES In 1935, according to figures from the Bureau of Agricultural Economics, ten counties in the western part of Kansas planted a total of 1,354,000 acres to wheat. This large acreage produced only 36,000 bushels, all in two of the ten counties. These same 10 counties have on file crop insurance applications on 193,300 acres. Premiums paid on all of these applications would represent a guaranteed production of 1,000,000 bushels of wheat. Had crop insurance been in effect in 1935 and even as little as 193,300 acres insured, that 1,000,000 bushels of wheat paid in indemnities in these ten counties most certainly would have been a vital economic aid.

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In the two weeks ending November 4, Nebraska applicants for Crop Insurance policies paid for more policies than they had paid for in the preceding eight weeks, since the first applicant received notice of the amount of premium due.

COMBINED REPORT OF BRANCH OFFICES
Through Nov. 11, 1938

STATE	'Applica- tions rec'd	'Prem. notices' issued	Premiums received	'Percent of prem. rec'd.	'Policies issued
<u>WASHINGTON BR. (Through 11/12/38)</u>					
Delaware	170	152	57	37.5	53
Maryland	1,085	769	334	44.0	304
New Jersey					
New York	619	310	3	1.0	
Pennsylvania	2,573	773	124	16.0	94
Virginia	967	265	59	22.3	43
W. Virginia	2	2	1	50.0	
TOTAL	5,416	2,261	578	25.6	494
<u>KANSAS CITY BR.</u>					
Ohio	25,356	24,999	7,989	31.9	4,661
Indiana	18,292	16,699	8,205	49.1	2,840
Illinois	22,283	21,212	9,614	45.3	3,930
Michigan	9,703	8,932	3,301	36.9	699
Iowa	6,909	6,477	3,536	54.6	1,666
Missouri	32,143	30,933	12,123	39.2	5,034
Nebraska	29,233	27,951	7,666	27.4	3,765
Kansas	27,330	24,059	10,988	45.7	5,151
Oklahoma	13,214	12,845	6,122	47.7	2,084
Texas	6,247	5,756	2,724	47.3	1,184
Idaho (So.)	566	446	62	13.9	11
Wyoming	668	568	119	20.9	44
Colorado	4,034	2,963	327	11.0	105
New Mexico	399	395	79	20.0	55
Utah	374	348	134	38.5	36
California	55	36	2	5.5	
TOTAL	196,811	184,619	72,991	39.5	31,265
<u>MINNEAPOLIS BR. (Through 11/12/38)</u>					
Wisconsin	228	115	62	53.9	45
Minnesota	8,009	6,301	1,706	27.1	1,469
N. Dakota	4,667	2,261	160	7.1	91
S. Dakota	6,701	5,033	552	11.0	434
Montana	1,660	1,163	255	21.9	179
Idaho (No.)	860	771	308	39.9	238
Washington	378	270	50	18.5	27
Oregon	215	144	47	32.6	30
TOTAL	22,718	16,058	3,140	19.5	2,513
Washington Total	5,416	2,261	578	25.6	494
Kansas City "	196,811	184,619	72,991	39.5	31,265
Minneapolis "	22,718	16,058	3,140	19.5	2,513
COMBINED TOTAL	224,945	202,938	76,709	37.8	34,272

OREGON GROWERS LEAD FOR

INSURED BUSHEL AVERAGE An analysis of applications on which premiums have been received up to October 31 reveals that Oregon wheat growers have the highest average insured production per farm - 1,785 bushels. The analysis, which as yet covers only averages for the Minneapolis and the Washington, D. C. Branch Offices, was prepared by Dr. O. Nielson, Statistician for the Corporation.

Based on a total of 2,535 paid-up applications from the Minneapolis area and 455 paid-up applications from the eastern states, the study shows that the average premium paid per application in the Minneapolis area is 37.9 bushels on 42 acres of wheatland, and covers 470.8 bushels, and in the Washington area the average premium runs 10.4 bushels to insure 23.8 acres for a production of 269.4 bushels.

By states, the largest average acreage per application - 107 - comes from Montana, followed by Oregon with 100.7 acres per application, and North Dakota, with 98.7 a close runner-up. Largest production insured per farm, after Oregon, is the 1,461 bushel average of Idaho, followed by Washington with 1,205.

Here are some of the state tabulations:

State	Ave. Premium Rec'd. (Bu. Basic Ins. Gr.)	Ave. Ins. Acreage Per Application	Ave. Ins. Pro- duction per Application
Wisconsin	6.37	6.94	83.28
Minnesota	16.91	24.47	253.80
North Dakota	105.85	98.77	695.45
South Dakota	57.34	37.02	260.07
Montana	116.53	107.32	967.57
Idaho	48.36	79.33	1461.89
Washington	40.87	88.45	1205.45
Oregon	52.38	100.73	1785.33
Delaware	8.94	19.59	239.69
Maryland	12.10	28.19	312.77
Pennsylvania	6.56	14.55	168.32
Virginia	9.76	19.15	225.25

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TWO IDAHO COUNTIES MAY

EXCEED EXPECTED RETURN Two Idaho counties, Kootenai and Boundary, are expected to exceed their estimated number of crop insurance applications, says John P. Mix, state crop insurance supervisor for his State. On the basis of the 1933-35 wheat contract Kootenai County has 109 applications out of 342 contracts and Boundary County has 78 applications out of 111.

Among the prospective applicants are several large operators in southern counties, Mr. Mix reports. Some operators who plant nearly 2,000 acres to wheat have signified their intention of applying for crop insurance, he added. "While this will not increase the number of applications to any great extent it will increase very considerably the number of acres covered by insurance."

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The cost per application in Idaho is steadily decreasing says State Supervisor John P. Mix.

REQUESTS FOR INSURANCE

REACH NEW HIGH IN N. D. North Dakota, with a steadily increasing volume of applications, already has covered 17 percent of that State's 8,000,000 wheat acres allotment with crop insurance requests, State Supervisor N. D. Gorman reports. Total applications received in his State, Mr. Gorman says, now amount to about 25,000 with an expectation that the total will be 35,000.

Some counties show an even higher percentage of applications in relation to the acreage allotments than for the State as a whole, Mr. Gorman adds. In LaMoure County, about 35 percent of the 1939 acreage allotment is covered by applications while in Dickey County the percentage is 50.

Fifty-five percent of the Ramsey County allotment is included in crop insurance applications while in Pembina County the percentage is 65 and in Pierce County, almost 70.

"It is becoming more and more apparent," says Mr. Gorman, "that the largest number of applications will be taken in counties with favorable rates and these also happen to be the counties where a fair to good crop was harvested in 1938. Supervisors in these counties are estimating at this time that between 60 and 80 percent of these applications will mature into policies."

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IDAHO MEETINGS SCHEDULE

CROP INSURANCE EDUCATION Crop insurance will be part of the program outlined for a series of educational meetings in the next 5 months by the Idaho State Committee of the Agricultural Conservation Association. These meetings will be designed to explain the background and economic justification of all related Agricultural Adjustment Association activities for the farmers of Idaho.

"In my opinion," says John P. Mix, state crop insurance supervisor, "when a farmer properly understands how acreage allotments, wheat loans, even-normal granaries, parity prices, market quotas, and crop insurance all tie together in the long-range program, they will be in a better position to understand all of the advantages that crop insurance will give them."

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THREE CARLOADS OF WHEAT

IN ONE PREMIUM PAYMENT Delivery of over three carloads of wheat to pay premiums on one man's insurance policies, is a mark to shoot at, recently set in Oregon.

From that State, Clyde L. Kiddle, crop insurance supervisor with headquarters at Corvallis, sends these data on the operations of Mac Hoke of Pendleton, Oreg. Mr. Hoke has applied for insurance on 7,747 acres of wheat -- on rented and owned land. The policies will guarantee him a harvest of at least 76,800 bushels from his 1939 crop. The premiums on Mr. Hoke's policies total 4,838 bushels of wheat -- and he is paying it just that way -- in wheat.

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WHEAT LOANS TO PREMIUMS Payment of crop insurance premiums is being influenced by wheat loans, Archie Camp, state supervisor for Washington, reports. Many farmers, he says, who have received their premium notices are waiting for their wheat loans before paying their crop insurance premiums.

DEADLINE FOR APPLICATIONS

DRAWS NICH IN WHEAT AREAS Oregon wheat farmers have only until November 30 to file applications for crop insurance on their 1939 production, warns Clyde Kiddle, State Supervisor of crop insurance in the State AAA office at Corvallis. While applications are supposed to be filed before the crop is seeded, the only penalty for delay is loss of protection during the early period until the deadline, Kiddle points out. Growers in some sections of Oregon are showing considerable interest in the insurance program while in others few have applied for policies, reports from county offices show. This is explained partly by the differences in rates and insurable yields in the various counties. In some instances insurable yields are rather low because of the effect of low yields during the period from which average yields were calculated. Farmers interested in insurance would do well to determine rates and insurable yields for their own individual farms rather than depending on reports of county rates or county average yields, say the AAA officials. In many instances a grower may find that he can get a favorable rate and yield average compared with the county figures.

In the nation as a whole the acceptance of crop insurance has exceeded expectations, reports show. Growers in winter wheat areas alone applied for more than 200,000 policies before the August 31 deadline which prevailed in most regions.

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WASHINGTON GROWERS WARM

UP TO ALL-RISK INSURANCE Crop insurance is receiving serious consideration from the leading growers in Lincoln and Whitman counties of Washington, State Supervisor Archie M. Camp reports. "Many are making applications after declaring earlier that they would not take out insurance on their 1939 crop.

"The guarantee by the Corporation of a crop in 1939 is causing many to participate. The satisfaction of knowing that they will have some wheat to sell is worth a good deal." In Spokane and Garfield Counties the program has been "pretty well carried out," Mr. Camp reported.

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BRANCH OFFICIALS VISIT

MINNESOTA FIELD FORCES Del Hansen, Minnesota State Supervisor, accompanied by J. P. Paulsen, acting branch manager, and A. J. Nixon, chief of the Statistical Division of the Branch Office, visited three Minnesota counties the first of the month.

"This trip was made to acquaint both the Branch Office officials and myself with the problems that arise both in the Branch Office and in the counties," says Mr. Hansen, and adds that "only six counties in Minnesota have not been personally contacted by representatives of the State office within the last few weeks.

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TELLING 'EM WITH CARTOONS!

W. H. Ling, county supervisor in Allen County, Kansas, believes in getting his message across visually as well as verbally, as illustrated by the cartoon on Page 7 which he used in stimulating premium payments in his county. We reproduce the cartoon, somewhat revised, as a suggestion for county supervisors in areas where premiums are still to be collected and as an idea for next time in areas where premium deadlines have passed.

YOU MIGHT FALL!

BETTER STRETCH A NET TO BREAK YOUR FALL
BY PAYING YOUR CROP INSURANCE PREMIUM

It costs only a few cents per acre

YOU STILL HAVE TIME
TO PAY YOUR PREMIUM

WHEAT GROWER

NOW

CALL at the OFFICE
and let us
CHECK IT OVER
~~BEFORE~~
YOU START ACROSS

HARVEST
TIME

WHEAT CROP INSURANCE PROTECTS
YOU AGAINST ALL NATURAL HAZARDS

DEC. JAN. FEB. MAR. APR. MAY JUNE JULY

HESSIAN WINTER-KILLING BLOWING CHINCH FLOODS RUST DROUGHT
FLY BUG

HAIL POLICIES WILL NOT

AFFECT FCIC ADJUSTMENT Forty-one members of the National Association of Mutual Insurance Companies were informed this week by FCIC Manager Leroy K. Smith that hail insurance is not regarded as "all-risk" insurance, and the existence of a hail insurance policy on a crop will be disregarded in FCIC adjustments of crop losses.

Mr. Smith's letter to insurance companies, in part, states:

"Under our insurance policy for the crop year 1939, the Federal Crop Insurance Corporation will adjust losses for persons who have a hail insurance policy also, in the same manner as for persons who do not have a hail insurance policy. Our policy states:

Other "all-risk" insurance. - If the insured has or acquires any other "all-risk" insurance against substantially all the risks that are insured against under this policy on the crop or portion thereof covered in whole or in part by this policy, whether valid or not, or whether collectible or not, the liability of the Corporation with respect to such crop shall not exceed such proportion of the indemnity that would otherwise be payable hereunder as would be the Corporation's share if the amount of its obligation under this policy were divided equally between the Corporation and such other insurer.

In view of the fact that the destruction of the crop from hail depends entirely on weather factors outside the control of the insured, we do not believe that any over-insurance that may exist will create a moral hazard."

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DISTRICT SUPERVISOR WORKS

EACH WEEK IN STATE OFFICE North Dakota plans to bring one of its four district supervisors into the Fargo office each week to aid in reviewing appraised applications. N. D. Gorman says this should aid materially in speeding clearance from that office in addition to helping supervisors become more familiar with work in counties outside their districts.

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INTENSIFY PREMIUM DRIVE The drive started in Minnesota for collection of winter wheat premiums has been intensified in view of the November 19 closing date, State Crop Insurance Supervisor Del Hansen, says. Some counties report a high percentage of premium payments while in others the reverse is true.

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IDAHO RAINY SEASON

PRODUCES APPLICANTS Wet weather in Idaho, says State Supervisor John Mix, is expected to help the crop insurance program in his State. "If the fall rainy season continues at its present intensity, it will keep the farmers from working in their fields. This should provide time for many more of them to sign their applications at the county offices. It should also make easier the collection of premiums."

WASHINGTON OFFICIALS MEET

WITH KC BRANCH PERSONNEL

During the week ending November 12 Cecil A. Johnson, secretary of the Corporation, accompanied by Julian N. Friant, special assistant to the Secretary, B. B. Hackett, assistant to the Department's Director of Personnel, and R. F. Cook, acting branch manager for the eastern states, visited the Kansas City branch office of the Corporation. They made a tour of inspection of all the units and sections of the Kansas City office, and the reaction appeared to be most favorable.

On November 8 Senator Harry S. Truman and Congressman C. Jasper Bell of Missouri also visited the Kansas City office, and seemed to take a deep interest in all of the functions being performed.

On Wednesday afternoon, November 9, Secretary Johnson spoke to the employees of the Kansas City office, complimenting them upon their fine performance in accomplishing what was deemed to be well nigh impossible; that is, the preparation and mailing of approximately 200,000 premium notices in a comparatively short time. Mr. Johnson also remarked that the ladies of the Kansas City office had apparently been selected for beauty as well as ability. (Mr. Rhoades announced that he was a one-time winner of a beauty contest.)

W. A. Talbot, branch manager of the Kansas City office, Mr. Hackett, L. O. Manley, chief of the Accounting Section, Homer Henney, chief of the Operating Section, E. L. Rhoades, also of the Operating Section, and Ernest M. Luther, regional contact man for the North Central Division, also spoke at this gathering, and reiterated and emphasized Mr. Johnson's remarks.

Toward the end of the week Mr. Johnson proceeded to the Minneapolis office where he discussed Corporation activities with J. H. Fraser, branch manager of the Minneapolis office, and the various unit and section chiefs.

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SUPERVISOR WRIGHT EXTOLLS

MERITS OF PROTECTED CROPS

In a letter addressed to Oklahoma bankers, State Crop Insurance Supervisor J. Carl Wright, says: "If the 13,000 Oklahoma applicants for crop insurance pay their premiums by November 19, the State will have nearly a million acres of protected wheat growing. On this the issued policies will guarantee a production of approximately 10 million bushels of wheat."

"No doubt the bankers as a group realize more than any other organization, the benefit that would come to the State of Oklahoma if, on all acres of wheat planted, the producer would be guaranteed three-fourths of his average yield. It has long been realized that one of the major difficulties encountered by farmers is the uncertainty of production."

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ALLEN ROBERTS: YOU'VE HAD A BUSY DAY!

Unofficial information has reached us of a pretty fair Saturday's work accomplished by Allen Roberts, crop insurance supervisor for Johnson County, Mo. Taking with him copies of 18 unpaid premium notices, Mr. Roberts went out October 29 upon the streets of Warrensburg and the highways and byways leading thereto. That evening he turned in the cash for 17 of the 18. Which is part of the reason, perhaps, that about 400 Johnson County growers had paid their premiums up to November 4.

PERSONAL CONTACTS SHOWING

RESULTS IN KANSAS EFFORTS "The personal contact campaign," writes Lawrence Norton, state crop insurance supervisor for Kansas, "is proving of value in meeting two special difficulties in collecting premiums: (1) Difficulty in obtaining funds or credit, and (2) inclination of grower to carry his own risk. In some cases, the supervisor has been able to assist the applicant in securing funds by explaining to some credit agencies the assignment privilege and the additional collateral provided for the applicant by his crop insurance policy. In the other class the job is to go over again the sound principle which underlies this service."

At the beginning of the premium collection campaign in Kansas, a survey made in 92 of the 105 counties, indicated that 42 percent of the premium notices issued had been paid by November 3. The actual campaign started November 4, with personal contacts made by county workers in cooperation with the State office. Supporting these contacts were state-wide broadcasts of ten minutes each on November 4, 8, 15, and 18.

Among the high spots on record when the campaign began were: Brown County had received 528 premiums; Dickinson County, 85 percent; Clay County, 77 percent; and Ottawa County, 76 percent.

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OHIO "CAMPAIGN" STARTED

WITH GROUND WELL SPADED Fully 3 weeks before the cut-off date for accepting premium payments at the county offices, State Crop Insurance Supervisor Dwight Wise of Ohio compiled a list of 42 counties which already had sent in premium payments of 30 percent or more of their applications.

This was the situation before the "campaign" for collections began. Reported payments range from 30 up to 80 percent per county, and include most of the counties that originated the largest number of applications. For example, Allen County had 400 applications; Fulton, 469; Henry, 446; Marion, 432; Preble, 317; Sandusky, 716; Seneca, 608; Stark, 643, and Tuscarawas, 603.

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COLLECTION PULSE TAKEN A card, Form OOI-25, is supplied to county crop insurance supervisors in Oklahoma, for use in making daily reports on premium collections. The card is filled out at the close of business each day and mailed to the state supervisor in Stillwater. With these data at hand, the State Office can place its cooperative workers in the counties where they are most needed -- when most needed.

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"If the local banks have not been willing to finance the insurance premiums which would be secured by a lien on the crop and an assignment of the policy, then the attention of the applicant should be called to the fact that 1938 Agricultural Conservation Payments are assignable for the purpose of securing funds with which to pay insurance premiums, as this method of financing is contributing materially to premium collections in some counties." -- From memo to county supervisors by E. R. Duke, Texas State Supervisor.

RADIO PROGRAMS PROPOSED

FOR COUNTY SUPERVISORS County supervisors are the key men in a new series of radio programs developed by the FCIC in cooperation with the radio service of the Department of Agriculture. The general idea behind the series, is that where the county supervisor has access to time on his local radio station, he should not overlook this opportunity to sell the idea of crop insurance, not only to the farm listeners, but to the general public as well. The suggested programs will provide him with "ammunition" for radio time, which may easily be adapted to local conditions. With this use in mind, the programs were prepared from material gathered in actual interviews with farmers, farm wives, and businessmen in small towns. The series so far is as follows:

1. What crop insurance is
2. Closing dates, crop insurance and credit, and an appeal for participation in the program
3. Urging prompt payment of premiums
4. Putting surplus wheat to work
5. Outlook talk
6. Farmer-supervisor interview
7. Supervisor-business man interview

It is emphasized that the talks are not to be used exactly as they are, but are to be adapted to local conditions. They were prepared as "models," containing the framework of typical radio talks on which the county supervisor might add the information that will tie them closely to the listening audience of the particular station over which the broadcast is made. Distribution of the series is being handled by the radio service through State extension editors, in cooperation with State crop insurance supervisors.

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THIS BANK IS HELPING ITS

CLIENTS TO PAY PREMIUMS Nebraska's State Crop Insurance Supervisor Tom C. Allington sends a letter received by Fred S. Wallace, chairman of the State A.C.P. Committee, to illustrate the cooperative attitude of the bankers in his State:

"Dear Sir:

"Referring to your letters to the Nebraska bankers regarding wheat insurance, we approve your suggestion that the bankers support the program and assist the farmers to finance the insurance premiums. We have urged our customers to avail themselves of this insurance and we are financing those who need assistance to pay the premium.

(signed) O. J. Irwin, Cashier
Genoa National Bank
Genoa, Nebraska

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EXPENSES CUT IN OREGON Three "sign-up" meetings for Deschutes County, Oreg., have been arranged by Clyde L. Kiddle, state crop insurance supervisor. In this way he hopes to reduce the cost of writing each application "very materially." Mr. Kiddle observes that Deschutes County is composed of highly diversified farms and the wheat acreages are small, but its wheat growers are interested in crop insurance.

CALLING ALL DANCERS!

Join the crowd at the FCIC dance at the Lee House, 15th and L Sts., N. W., on Saturday evening, December 3 (very close to pay day). Added attraction: we have arranged for Sunday to follow immediately so you can rest to your heart's content. The feet-tickling music of the Bostonians will start going down and round at 10 p. m. and the song won't end until 1 a. m. The melody will linger long after that, though, because we anticipate the most congenial terpsichorean addicts in this yere metropolis. Returns from ticket sales indicate that employees from every section will be out tripping the light (we hope) fantastics; we expect (conservatively) 100 couples.

Vital Statistics: Tables will be set up around the hall, and set-ups will be purchaseable at 25¢ a "split"!

Don't tip the waiters; they'll get what's comin' to them from the general fund.

What Shall I Wear? Male: Tux or business suit

Female: Anything from your best afternoon dress to your favorite formal.

Remember: Variety is the spice of life, and we like spice!

Special aside to "stags" - Don't hesitate to come, even tho you must come alone. Special tickes, see committee!

Crowd mixers - Paul Jones, cut in dance.

Also - Moonlight dance, prize dance.

Ticket Committee: Mrs. Keith, Miss Holt, Miss Weber, Don Wilson, "Bud"

Pappenfort, Jack Kiatta, Denzil Molvin, Miss Schmid, Mr. Harker, Stuart Andrews, Archer Arnold, Mr. Tonahill, and Miss Passerini.

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BORN--

To Mr. and Mrs. M. Eldon Colby at Garfield Hospital on November 14, a girl. Little Miss Marilyn Colby and her mother are doing nicely while the jubilant father, chief of the Statistical Unit for the Washington branch, is getting back to earth.

Slightly more than 40 years ago on November 15, Russel F. Bower, now in charge of field activities in the eastern states. His colleagues and office force joined in a surprise party Tuesday evening to celebrate the anniversary of the occasion.

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Field forces now will have more time to devote to crop insurance since the peak load in connection with acreage allotments and wheat loans has passed. This is particularly true in several of the major wheat counties of the State of Washington.